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KING & SPALDING LLP (CITI CUSTOMER NUMBER)			MEINECKE DIAZ, SUSANNA M	
ATTN: GEORGE T. MARCOU			ART UNIT	PAPER NUMBER
1700 PENNSYLVANIA AVENUE, NW			3684	
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WASHINGTON, DC 20006				
NOTIFICATION DATE		DELIVERY MODE		
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

[Citi\\_Docket@kslaw.com](mailto:Citi_Docket@kslaw.com)

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/077,456	ANTHONY ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Susanna M. Diaz	3684	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 16 June 2010.  
 2a) This action is **FINAL**.                  2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1,4,6-30 and 33-55 is/are pending in the application.  
 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1,4,6-30 and 33-55 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                         | Paper No(s)/Mail Date. _____ .                                    |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ . | 5) <input type="checkbox"/> Notice of Informal Patent Application |
|  | 6) <input type="checkbox"/> Other: _____ .                        |

## **DETAILED ACTION**

1. This final Office action is responsive to Applicant's amendment filed June 16, 2010.

No claims have been amended.

Claims 1, 4, 6-30, and 33-55 are presented for examination.

### ***Response to Arguments***

2. Applicant's arguments filed June 16, 2010 have been fully considered but they are not persuasive.

Applicant argues that Moss and Weiss fail to teach or suggest "wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages." (Page 12 of Applicant's response) As seen in Moss, based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). The claims do not define how or when the users select a preferred language. Even if several users are associated with a terminal in a certain geographical area and the common language of that geographical area, a language is selected for that user based on where he/she accesses the terminal. Furthermore, method claim 1 fails to positively recite the selection. The system is only capable of offering software in various

languages, which Moss clearly does (Moss: Fig. 17). Furthermore, claim 1 "allows multiple users of the *at least one home banking terminal* to each select..." There may be more than one banking terminal and each user may access the banking system through a different terminal. Moss also shows how users in different countries can access the software in different languages (again based on an implied indication of preferred language). Claim 4 merely recites that "the preferences include a language." Again, these preferences can be implied based on a user's information (e.g., geographical location of his/her terminal). Similar to claim 1, independent claim 6 relies on the "allows multiple users of the remote terminal to each select from different languages..." claim language. Again, Moss clearly has the capability to provide users with software in various languages; therefore, the capability (as claimed) exists. System (apparatus) claim 30 recites "user software for installation by a user on the *at least one home banking terminal*, wherein the user software allows multiple users of the *at least one home banking terminal* to each select from different languages and wherein the user software accesses the application software location of the server." The user software is not clearly tied to a structural element of the system/apparatus. Apparatus claims are defined by their structural elements and any functionality that defines how the structure is programmed to operate/function (MPEP § 2114). Not only is the user software not clearly executable by any structure of the system, for example, but it is merely "for installation by a user." It is not even clear that the software is necessarily implemented by a structural element of the system to the point that the structural element is actively programmed/configured to execute the software. Furthermore, in

independent claims 30 and 33, there may be more than one banking terminal (i.e., “at least one home banking terminal”) and each user may access the banking system through a different terminal. In summary, the Applicant argues certain nuances that are not explicitly or implicitly claimed. Furthermore, Moss still provides enough of a teaching to have suggested to one of ordinary skill in the relevant art at the time of Applicant's invention to modify Weiss to allow for user language selection, particularly since Moss personalizes user terminals (Moss: col. 8, lines 10-17) and Moss is ready to display software in various languages (Moss: Fig. 17). Applicant's arguments are not persuasive and the art rejections are maintained.

***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 6, 7, 9-13, 15-26, 28-30, 33, 36, 38, and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss et al. (U.S. Patent No. 5,866,889) in view of Moss et al. (U.S. Patent No. 5,485,370).

Weiss discloses:

[Claim 1] A method for providing remote access to financial services comprising the steps of:

- a) providing at least one business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- b) selectively electronically linking a server to the business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- c) selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server, wherein the home banking terminal is a personal computer (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25); and
- d) based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25).

Regarding claim 1, Weiss does not explicitly disclose "wherein the server contains infrastructure and business application software to access the business host," "providing user software for installation by a user on the at least one home banking terminal, wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages and wherein the user software is able to access the infrastructure and business software located on the server" so that the user interface of the screen of the home banking terminal is displayed in the user selected language. Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in

the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Weiss and Moss seek to provide users with remote access to banking functions; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Weiss "wherein the server contains infrastructure and business application software to access the business host" and to perform the step of "providing user software for installation by a user on the at least one home banking terminal, wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages and wherein the user software is able to access the infrastructure and business software located on the server" so that the user interface of the screen of the home banking terminal is displayed in the user selected language in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Weiss discloses:

[Claim 6] A method for performing financial transactions from a location remote from a business host comprising the steps of:

- a) providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- b) installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- c) configuring the user interfaces to display data in the language selected by a user (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25; col. 14, lines 13-17 – A language can be selected based on the user's profile);
- d) establishing an electronic link between the remote terminal and a server (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25); and
- e) establishing an electronic link between the server and a business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

[Claim 7] authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server);

[Claim 9] in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

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[Claim 10] in which the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25; col. 8, lines 41-42);

[Claim 11] performing a financial transaction (abstract; col. 4, lines 33-44; col. 19, line 65 through col. 20, line 18);

[Claim 12] in which the step of performing a financial transaction is performed by editing a payee list (Fig. 6E; col. 20, lines 10-11);

[Claim 13] in which the step of performing a financial transaction is performed by authorizing a direct debit (col. 19, line 65 through col. 20, line 18);

[Claim 15] in which the step of performing a financial transaction is performed by purchasing a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 16] in which the step of performing a financial transaction is performed by selling a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related

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transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements.

This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 17] in which the step of performing a financial transaction further comprises the steps of:

a) selecting a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party); and

b) reviewing a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 18] in which the step of performing a financial transaction is performed by reviewing account information (columns 7-21 – The entire specification discusses account-related applications);

[Claim 19] in which the step of performing a financial transaction is performed by reviewing securities information (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 20] in which the step of performing a financial transaction is performed by generating a transaction journal (Fig. 10A; col. 6, lines 38-44 – An account statement is effectively a transaction journal);

[Claim 21] in which the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts (Fig. 10A; col. 19, line 65 through col. 20, line 18);

[Claim 22] exchanging the assets of the first account to a currency consistent with the second account (col. 19, line 65 through col. 20, line 18 – A payee is only going to

accept funds that are of value to him/her, thereby implying that the transferred currency of money is “consistent” between payor and payee accounts);

[Claim 23] in which the step of performing a financial transaction is performed by ordering checks (col. 21, lines 3-10);

[Claim 24] in which the step of performing a financial transaction is performed by printing an account statement (Fig. 10A; col. 6, lines 38-44);

[Claim 25] in which the step of performing a financial transaction is performed by printing a balance summary (Fig. 10A; col. 6, lines 38-44);

[Claim 26] in which the step of performing a financial transaction is performed by processing a payment (col. 19, line 65 through col. 20, line 18);

[Claim 28] in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:

a) sending an authorizing message to the business host (col. 9, lines 18-22, 56 –

The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server); and

b) sending a message from the business host to the server, in which the message authorizes hookup (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server);

[Claim 29] sending a marketing message from the business host to the remote terminal (col. 11, line 33 through col. 12, line 54).

Regarding claim 6, Weiss does not explicitly disclose “wherein the user software allows multiple users of the remote terminal to each select from different languages when accessing the remote terminal.” Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Weiss and Moss seek to provide users with remote access to banking functions; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Weiss such that “the user software allows multiple users of the remote terminal to each select from different languages when accessing the remote terminal” in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Weiss discloses:

[Claim 30] A system for providing remote access to financial services comprising:  
a) at least one business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

- b) a server selectively electronically linked to the business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- c) at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM, in which the ATM is electronically linked to the server (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25); and
- d) at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25).

Regarding claim 30, Weiss does not explicitly disclose “user software for installation by a user on the at least one home banking terminal, wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages and wherein the user software accesses the application software located on the server.” Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Weiss and Moss seek to provide users with remote access to banking functions; therefore, the

Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Weiss to include "user software for installation by a user on the at least one home banking terminal, wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages and wherein the user software accesses the application software located on the server" in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Weiss discloses:

[Claim 33] A system for providing remote access to financial services comprising:

- a) at least one business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- b) a server selectively electronically linked to the business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25; col. 14, lines 13-17);
- d) at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface in the language (Fig. 1; col. 14, lines 13-17);

e) in which the first and second user interfaces are substantially identical (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

[Claim 36] in which the electronic links between the server and the business host, the ATM and the remote terminal are secure (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server. Since users need to enter a PIN to remotely access the system, it is implied that the electronic links between users and the server are secure);

[Claim 38] further comprising a router (col. 8, lines 10-34);

[Claim 39] in which the router is a small financial CAT gateway (col. 8, lines 10-34).

Regarding claim 33, Weiss does not explicitly disclose “wherein said software allows multiple users to select different languages when accessing said at least one home banking terminal.” Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Weiss and Moss seek to provide users with remote access to banking functions; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Weiss such that “said software

allows multiple users to select different languages when accessing said at least one home banking terminal" in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 4, 8, 14, 27, 34, 35, 37, and 40-55 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss et al. (U.S. Patent No. 5,866,889) in view of Moss et al. (U.S. Patent No. 5,485,370), as applied to claims 6, 11, and 33 above, in view of Official Notice [now admitted prior art].

Weiss discloses:

[Claim 4] A method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of:

a) installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

b) allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences, wherein the preferences include a language (Fig. 1; col. 14, lines 10-17 – “The system for account opening according to the present invention will also enable the user to capture the customer language of preference for later use and enhancements such as inclusion in the magnetic stripe on bankcards. If the customer is a non-resident alien, for example, the account will be flagged so that this fact and the language of preference will be displayed on the customer profile for subsequent servicing.”);

c) providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface for each user on screens of the first terminal and the second terminal (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25 – The word “international” modifies the “host” without imparting any structural or functional limitations; therefore, the word “international” does not serve to patentably limit the claimed invention. Nevertheless, it is noted that col. 5, lines 39-41 state, “The ideal system is an account that manages all the customer's money and allows the customer to perform all transactions around the clock and around the world.”);

d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host and wherein the plurality of business applications can be accessed by the user software (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25 – The word “international” modifies the “host” without imparting any structural or functional

limitations; therefore, the word "international" does not serve to patentably limit the claimed invention. Nevertheless, it is noted that col. 5, lines 39-41 state, "The ideal system is an account that manages all the customer's money and allows the customer to perform all transactions around the clock and around the world.");

e) linking the standard international host to the service provider (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25 – The word "international" modifies the "host" without imparting any structural or functional limitations; therefore, the word "international" does not serve to patentably limit the claimed invention; col. 14, lines 34-59 – The credit bureau may be a service provider);

f) providing secure communication between the user, the standard international host and the service provider (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server. Since users need to enter a PIN to remotely access the system, it is implied that the electronic links between users and the server are secure).

Regarding claim 4, Weiss does not explicitly disclose "allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences, wherein the preferences include a language" and "wherein the plurality of business applications can be accessed by the user software." Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host

and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Weiss and Moss seek to provide users with remote access to banking functions; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Weiss to perform the step of "allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences, wherein the preferences include a language" and such that "the plurality of business applications can be accessed by the user software" in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Regarding claim 4, Weiss does not explicitly disclose g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and h) providing data compression for communications between the user, the standard international host and the service provider; however, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to compress data for communications [now admitted prior art]. Data compression decreases the amount of system resources (e.g., bandwidth) required to transmit data. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of

Applicant's invention to modify Weiss to perform h) providing data compression for communications between the user, the standard international host and the service provider in order to reduce the amount of system resources (e.g., bandwidth) required to transmit data. Furthermore, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to perform error detection and correction in order to help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination [now admitted prior art]. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss to perform g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider in order to help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination.

[Claim 8] Weiss does not explicitly disclose that transmitted data is encrypted; however, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to encrypt data transmission in order to more securely transmit the data, thereby protecting its integrity [now admitted prior art]. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss to perform encrypting and transmitting data between the remote terminal and the server in order to more securely transmit the data, thereby protecting its integrity.

[Claims 14, 43] Weiss does not explicitly disclose that performing a financial transaction is performed by deleting a direct debit (i.e., by allowing the user to delete a direct debit); however, Official Notice is taken that it was old and well-known in the art of automatic payments at the time of Applicant's invention to stop the automatic payments at some point [now admitted prior art]. Since Weiss facilitates recurring automatic payments (col. 19, line 65 through col. 20, line 18), the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that a financial transaction is performed by deleting a direct debit (i.e., by allowing the user to delete a direct debit) in order to give the user greater control over when automatic payments should be ceased.

[Claim 27] Weiss discloses in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:

- a) sending an authorizing message to the server (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server);
- b) sending the authorizing message to a bank security server (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server).

Weiss does not explicitly disclose c) sending the authorizing message to a bank hardware encryption device; however, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to encrypt data transmission in order to more securely transmit the data, thereby protecting its integrity [now admitted prior art]. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss to perform c) sending the authorizing message to a bank hardware encryption device in order to more securely transmit the data, thereby protecting its integrity.

[Claim 34] Regarding claim 34, as discussed above, Weiss adapts various access points to mimic typical banking interfaces, which implies that a software installation must occur. Weiss does not explicitly disclose that the user software further comprises: a) a runtime application; b) an installation program; c) a configuration program; and d) a help program; however, Official Notice is taken that it was old and well-known in the art of software installation and management at the time of Applicant's invention to utilize each of a) a runtime application; b) an installation program; c) a configuration program; and d) a help program [now admitted prior art]. These programs facilitate user-friendly installation and help, as needed; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that the user software further comprises: a) a runtime application; b) an installation program; c) a configuration program; and d) a help program in order to facilitate user-friendly installation and help, as needed.

[Claim 35] Regarding claim 35, as discussed above, Weiss adapts various access points (including a customer activated terminal (CAT)) to mimic typical banking interfaces, which implies that a software installation must occur, further implying that Weiss' server comprises a) a packet assembler/dissembler; b) a session controller; c) a customer activated terminal (CAT) terminal protocol interface; d) a terminal application front end; e) a CAT session manager; f) a CAT common integrator; and at least one business application. Weiss does not explicitly disclose that the server further comprises: g) an activity log server; h) a secure encryption server; i) a host message normalizer; and j) an X.25 normalizer. Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to encrypt data transmission in order to more securely transmit the data, thereby protecting its integrity [now admitted prior art]. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss' server to include h) a secure encryption server in order to more securely transmit the data, thereby protecting its integrity. Furthermore, Official Notice is taken that it was old and well-known in the art of server management to include the following in a server: g) an activity log server; i) a host message normalizer; and j) an X.25 normalizer [now admitted prior art]. The Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss' server to include g) an activity log server; i) a host message normalizer; and j) an X.25 normalizer since the combination would have been predictable to those of ordinary skill in the art at

the time of Applicant's invention and both Weiss' server as well as the individual components (i.e., the activity log server, the host message normalizer, and the X.25 normalizer) would continue to operate as intended and expected.

[Claim 37] Weiss does not explicitly disclose that the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed and in which enhanced error detection and correction are used to preserve the integrity of the data being transmitted. However, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to compress data for communications [now admitted prior art]. Data compression decreases the amount of system resources (e.g., bandwidth) required to transmit data. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed in order to reduce the amount of system resources (e.g., bandwidth) required to transmit data. Furthermore, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to perform error detection and correction in order to help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination [now admitted prior art]. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of

Applicant's invention to modify Weiss such that enhanced error detection and correction are used to preserve the integrity of the data being transmitted in order to help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination.

[Claim 40] Weiss does not explicitly disclose that there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider; however, Official Notice is taken that it was old and well-known in the art of server hosting to share maintenance duties by at least two parties [now admitted prior art]. The Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider since the combination of the two hosts with Weiss' system would have yielded predictable results and the operability of Weiss would have been preserved. It is noted that the number of business hosts is not currently claimed in a way that it alters the structure or functionality of the invention, as claimed; therefore, such a limitation does not serve to patentably limit the claimed invention.

Weiss discloses:

[Claim 41] in which the business application allows the user to edit a payee list (Fig. 6E; col. 20, lines 10-11);

[Claim 42] in which the business application allows the user to authorize a direct debit (col. 19, line 65 through col. 20, line 18);

[Claim 44] in which the business application allows the user to purchase a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 45] in which the business application allows the user to sell a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 46] in which the business application allows the user select and review a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related

transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements.

This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 47] in which the business application allows the user to review account information (columns 7-21 – The entire specification discusses account-related applications);

[Claim 48] in which the business application allows the user to review securities information (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements.

This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 49] in which the business application allows the user to generate a transaction journal (Fig. 10A; col. 6, lines 38-44 – An account statement is effectively a transaction journal);

[Claim 50] in which the business application allows the user to transfer assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts (Fig. 10A; col. 19, line 65 through col. 20, line 18);

[Claim 51] in which the business application allows the user to exchange the assets of the first account to a currency consistent with the second account (col. 19, line 65 through col. 20, line 18 – A payee is only going to accept funds that are of value to him/her, thereby implying that the transferred currency of money is “consistent” between payor and payee accounts);

[Claim 52] in which the business application allows the user to order checks (col. 21, lines 3-10);

[Claim 53] in which the business application allows the user to print an account statement (Fig. 10A; col. 6, lines 38-44);

[Claim 54] in which the business application allows the user to print a balance summary (Fig. 10A; col. 6, lines 38-44);

[Claim 55] in which the business application allows the user to process a payment (col. 19, line 65 through col. 20, line 18).

### ***Conclusion***

7. This is a Request for Continued Examination. All claims are drawn to the same invention claimed in the earlier application and could have been finally rejected on the grounds and art of record in the next Office action if they had been entered in the earlier application. Accordingly, **THIS ACTION IS MADE FINAL** even though it is a first action in this case. See MPEP § 706.07(b). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no, however, event will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susanna M. Diaz whose telephone number is (571) 272-6733. The examiner can normally be reached on Monday-Friday, 8 am - 4:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Susanna M. Diaz/  
Primary Examiner, Art Unit 3684